

**THE INSURANCE CODE OF 1956 (EXCERPT)**  
**Act 218 of 1956**

**500.2108 Filing of manuals and plans; statement of character and extent of coverage; maintaining rates in effect for eligible persons; insurer as member of or subscriber to rating organization; deviations; certification, contents, and public inspection of filing; contract or policy to be in accordance with filings.**

Sec. 2108. (1) On the effective date thereof, each insurer shall file with the commissioner every manual of classification, every manual of rules and rates, every rating plan, and every modification of a manual of classification, manual of rules and rates, or a rating plan which it proposes to use for automobile insurance and home insurance. Each filing shall state the character and extent of the coverage contemplated. Each insurer subject to this chapter who maintains rates in any part of this state shall at all times maintain rates in effect for all eligible persons meeting the underwriting criteria of the insurer.

(2) An insurer may satisfy its obligation to make filings under subsection (1) by becoming a member of, or a subscriber to, a rating organization licensed under chapter 24 or chapter 26 which makes those filings, and by filing with the commissioner a copy of its authorization of the rating organization to make those filings on its behalf. Nothing contained in this chapter shall be construed as requiring any insurer to become a member of or a subscriber to any rating organization. Insurers may file and use deviations from filings made on their behalf, which deviations shall be subject to the provisions of this chapter.

(3) Each filing shall be accompanied by a certification by or on behalf of the insurer that, to the best of its information and belief, the filing conforms to the requirements of this chapter.

(4) Each filing shall include information that supports the filing with respect to the requirements of section 2109. The information may include 1 or more of the following:

- (a) The experience or judgment of the insurer or rating organization making the filing.
- (b) The interpretation of the insurer or rating organization of any statistical data it relies upon.
- (c) The experience of other insurers or rating organizations.
- (d) Any other relevant information.

(5) A filing and any accompanying information shall be open to public inspection upon filing.

(6) An insurer shall not make, issue, or renew a contract or policy except in accordance with filings which are in effect for the insurer pursuant to this chapter.

**History:** Add. 1979, Act 145, Eff. Jan. 1, 1981.

**Popular name:** Act 218

**Popular name:** Essential Insurance

**Popular name:** No-Fault Insurance